

**United States Bankruptcy Court**  
Eastern District of Virginia  
701 East Broad Street  
Richmond, VA 23219

**Case Number** 07-33373-DOT  
**Chapter** 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Robert Griffin III  
P. O. Box 474  
Heathsville, VA 22473-0474

Jennifer Griffin  
1858 Courthouse Rd  
Heathsville, VA 22473

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):

Debtor: xxx-xx-6781

Joint Debtor: xxx-xx-1371

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

Joint Debtor: NA

**DISCHARGE OF JOINT DEBTORS AFTER COMPLETION  
OF CHAPTER 13 PLAN**

It appearing that the debtors are entitled to a discharge,

**IT IS ORDERED:**

Robert Griffin III and Jennifer Griffin are granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: March 21, 2011

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE**

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Service Page 3 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Robert Griffin  
 Jennifer Griffin  
 Debtors

Case No. 07-33373-DOT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: jonesd  
 Form ID: B18W

Page 1 of 2  
 Total Noticed: 45

Date Rcvd: Mar 21, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2011.

db Robert Griffin, III, P. O. Box 474, Heathsville, VA 22473-0474  
 jdb Jennifer Griffin, 1858 Courthouse Rd, Heathsville, VA 22473  
 7940236 +Absolute Collect Svc, 421 Fayetteville St Mall, Raleigh, NC 27601-1792  
 7940239 American General Finance, White Oak Village Shopping Ctr, 1830 Tappahannock Blvd,  
 Tappahannock, VA 22560-9350  
 7940240 +American General Finance, White Oak Village Shpg Ctr., 1830 Tappahannock Blvd.,  
 Tappahannock, VA 22560-9350  
 7940241 +Ameristar Finan. Serv. Co, LLC, 1795 N. Butterfield Rd., Suite 200,  
 Libertyville, IL 60048-1212  
 7940242 +Bcc Financial Manage, 3230 W Commercial Blvd Ste 200, Fort Lauderdale, FL 33309-3400  
 7940243 ++COLLECT AMERICA LTD, 4340 S MONACO PKWY, 2ND FL, DENVER CO 80237-3408  
 (address filed with court: Cach, LLC, 370 17th St Ste 5000, Denver, CO 80202-0000)  
 7940245 +Ches Rec Mgt, 2 St Patricks Dr, Waldorf, MD 20603-4572  
 7940246 +Chesapeake Receivabl, 10 St. Patrick'S Dr, Suite 504, Waldorf, MD 20603-5506  
 7940247 County of Northumberland, P.O. Box 309, Heathsville, VA 22473-0309  
 8112987 +County of Northumberland, c/o Ellen Kirby, Treasurer, P.O. Box 297,  
 Heathsville, VA 22473-0297  
 7940248 +Crdt Ctrl Co, 11821 Rock Landing, Newport News, VA 23606-4207  
 7940249 +Credit Control Corp, 11821 Rock Landing Dr, Newport News, VA 23606-4207  
 7940250 +Drive Financial, 8585 N. Stemmons Fwy Ste, Dallas, TX 75247-3836  
 7940251 +Equidata, 724 Thimble Shoals Blvd, Newport News, VA 23606-2574  
 7940254 Firstpoint Coll Reso, Roanoke, VA 24018-0000  
 7940256 +I C System, Po Box 64378, Saint Paul, MN 55164-0378  
 7940259 +Leo Jon Perk, P.C., P.O. Box 5370, Williamsburg, VA 23188-5206  
 7940261 +Middle Peninsula Northern Neck, Community Services Board, P.O. Box 269, Ark, VA 23003-0269  
 7940262 +NCS Corp, P.O. Box 1787, 1340 12th Ave., Longview, WA 98632-3820  
 7940263 +O.E. Health P.C., c/o J. Colin Forrester M.D., P.O. Box B, Callao, VA 22435-1017  
 8285298 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery Associates, LLC, P.O. Box 41067,  
 Norfolk, VA 23541)  
 7940264 +Patient Financial Services, P.O. Box 2858, Raleigh, NC 27602-2858  
 8019984 +Premier Bankcard /Charter, PO BOX 2208, Vacaville, CA 95696-8208  
 7940265 Rhappahannock General Hospital, P.O. Box 1449, Kilmarnock, VA 22482-1449  
 8025002 Riverside Regional Medical Center, P. O. Box 6008, Newport News, VA 23606-0008  
 7968519 Santander Consumer USA, PO BOX 560284, DALLAS, TX 75356-0284  
 7940267 +Stallings and Bischoff, P.C., 2101 Parks Avenue, Ste 801, P.O. Box 1687,  
 Virginia Beach, VA 23451-9687  
 7940269 +Tempest Recovery Services, Inc, P.O. Box 3777, Saint Joseph, MO 64503-0777  
 7940270 +Untd Consume, 14205 Telegraph Rd, Woodbridge, VA 22192-4615  
 8112988 ++VIRGINIA DEPARTMENT OF TAXATION, P O BOX 2156, RICHMOND VA 23218-2156  
 (address filed with court: Virginia Department of Taxation, P.O. Box 2369,  
 Richmond, VA 23218-2369)  
 8198401 +Virginia Department of Taxation, PO Box 2156, Richmond, VA 23218-2156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

7940237 EDI: AFNIRECOVERY.COM Mar 22 2011 01:13:00 Afni, Inc., P.O. Box 3427,  
 Bloomington, IL 61702-3427  
 7940238 +EDI: ALLIANCEONE.COM Mar 22 2011 01:08:00 Alliance One, 1160 Center Pointe Drive Ste 1,  
 Saint Paul, MN 55120-1270  
 8080582 EDI: BLINE.COM Mar 22 2011 01:13:00 B-Real, LLC, MS 550, PO Box 91121,  
 Seattle, WA 98111-9221  
 7940252 +E-mail/Text: data\_processing@fin-rec.com Mar 22 2011 01:18:12 Financial Recovery Services,  
 P.O. Box 385908, Minneapolis, MN 55438-5908  
 7940253 +EDI: AMINFOFP.COM Mar 22 2011 01:13:00 First Premier Bank, 601 S Minnesota Ave,  
 Sioux Falls, SD 57104-4868  
 7940255 +E-mail/Text: greg@hsfinancial.net Mar 22 2011 01:18:12 H & S Financial, Inc,  
 P.O. Box 292774, Lewisville, TX 75029-2774  
 7940258 EDI: IRS.COM Mar 22 2011 01:13:00 Internal Revenue Service, 400 North 8th Street, Box 76,  
 Stop Room 898, Richmond, VA 23219  
 8112986 EDI: IRS.COM Mar 22 2011 01:13:00 Internal Revenue Service, Department of the Treasury,  
 4800 Buford Hwy, Chamblee, GA 39901-0021  
 7958590 EDI: IRS.COM Mar 22 2011 01:13:00 Internal Revenue Service, Department of the Treasury,  
 Kansas City, MO 64999-0010  
 7940257 EDI: IRS.COM Mar 22 2011 01:13:00 Internal Revenue Service, P.O. Box 970024,  
 Saint Louis, MO 63197-0024  
 8285298 EDI: PRA.COM Mar 22 2011 01:13:00 Portfolio Recovery Associates, LLC, P.O. Box 41067,  
 Norfolk, VA 23541  
 7940266 +EDI: MERRICKBANK.COM Mar 22 2011 01:08:00 Spiegel, 101 Crossway Park West,  
 Woodbury, NY 11797-2020  
 7940268 +EDI: AISTMBL.COM Mar 22 2011 01:08:00 T-Mobile, c/o T-Mobile Bankruptcy Team,  
 P.O. Box 53410, Bellevue, WA 98015-3410

TOTAL: 13

District/off: 0422-7

User: jonesd  
Form ID: B18W

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Total Noticed: 45

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

7940260 Mcv Coll, 00000-0000  
cr\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541)  
8020026\* +Premier Bankcard /Charter, PO BOX 2208, Vacaville, CA 95696-8208  
7940244 ##+Capital Recovery Service, LLC, PO Box 1170, Fairfax, VA 22038-1170

TOTALS: 1, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security  
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the  
bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2011

Signature:

